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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/015,070	12/11/2001	L. Michael Maritzen	SONY 3.0-034	9467

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EXAMINER
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HEWITT II, CALVIN L

ART UNIT	PAPER NUMBER
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3621

DATE MAILED: 04/19/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

## Office Action Summary

Application No.

10/015,070

Applicant(s)

MARITZEN ET AL.

Examiner

Calvin L Hewitt II

Art Unit

3621

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 20 December 2004.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1-21 and 23 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-21 and 23 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
  - ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |  |   |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892)   | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                                   | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)             |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)<br>Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____  |

***Status of Claims***

1. Claims 1-10, 11-21 and 23 have been examined.

***Response to Amendment***

2. Applicant is of the opinion that the prior art does not teach sending data to a user node, a merchant node, a clearinghouse node and a bank node. Specifically, the Applicant does not find a “merchant node” in the teachings of Riordan et al.. Claim 1 recites “sending notification of authorization to the merchant node and user node”. Riordan et al. teach a method and system for buying goods and services via the internet (figure 1). The Riordan et al. teaching comprises a user node ('891, figure 1, item 105), a clearinghouse node ('891, figure 1, item 115), a merchant node (e.g. merchant website) (figure 3; column 4, lines 45-48) and a bank node ('891, figure 1, item 165) wherein the clearinghouse sends settlement data to the merchant (e.g. confirmation) and bank (e.g. order, price) as well as the user (e.g. confirmation) (figures 3 and 4; column/line 5/61-6/48).

Examiner maintains the 112 first rejection to claims 2 and 20 as Applicant's Specification merely recites “determining what discounts and fees are appropriate” (Paragraph [0040]).

Examiner maintains the art rejections to claims 1-10, 11-21 and 23.

***Claim Rejections - 35 USC § 112***

3. The following is a quotation of the first paragraph of 35 U.S.C. 112:

The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same and shall set forth the best mode contemplated by the inventor of carrying out his invention.

4. Claims 2 and 20 are rejected under 35 U.S.C. 112, first paragraph, as failing to comply with the enablement requirement. The claim(s) contains subject matter which was not described in the specification in such a way as to enable one skilled in the art to which it pertains, or with which it is most nearly connected, to make and/or use the invention.

Claims 2 and 20 recite a clearinghouse determining a discount for a consumer, when said consumer purchases goods and services. The Applicant's Specification teaches a bank offering lower rates to users [paragraph 0039] and a clearinghouse broadly determining fees [paragraph 0040]. Therefore, the subject matter of claims 2 and 20 are not supported by the Specification.

***Claim Rejections - 35 USC § 102***

5. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:
- A person shall be entitled to a patent unless –
- (e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.
6. Claim 1 is rejected under 35 U.S.C. 102(e) as being clearly anticipated by Riordan et al., U.S. Patent No. 6,078,891.
- As per claim 1, Riordan teach a method and system for conducting transactions over a network of nodes comprising: receiving a request from a user node for the purchase of goods and services of a merchant (figure 1, items 105 and 107), and determining whether the user is authorized to purchase the goods and services by exchanging information with a bank node. Riordan et al. also teach a user node ('891, figure 1, item 105), a clearinghouse node ('891, figure 1, item 115), a merchant node (e.g. merchant website) (figure 3; column 4, lines 45-48) and a bank node ('891, figure 1, item 165). More specifically Riordan et al. teach the clearinghouse sending settlement data to the merchant (e.g. confirmation) and bank (e.g. order, price) as well as the user (e.g. confirmation)

(figures 3 and 4; column/line 5/61-6/48) wherein the user does not receive goods and services until the merchant receives notification of authorization for payment (column 6, lines 33-38).

***Claim Rejections - 35 USC § 103***

7. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

8. Claims 2-7 and 20-23 are rejected under 35 U.S.C. 103(a) as being unpatentable over Riordan et al., U.S. Patent No. 6,078,891 in view of O'Toole Jr. et al., U.S. Patent No. 6,279,112.

As per claims 2-7 and 20-23, Riordan et al. teach a method for performing transactions over a network of nodes comprising a user node (figure 1, items 105 and 107), merchant node (figure 3; column 4, lines 45-48), clearinghouse node (figure 1, item 115) and bank node (figure 1, item 165) and said clearinghouse node transmitting information to the user, merchant and bank nodes (figures 1, 3 and 4; column/line 5/61-6/48). Riordan et al. also teach a clearinghouse instructing a bank node to debit a user's account (column 6, lines

9-33) and transmitting a receipt or denial message (i.e. transaction status) to the user node (column 5, lines 1-54; column 6, lines 9-19 and 36-38). However, Riordan et al. do not specifically recite a clearinghouse receiving user transactional history data with a purchase request. O'Toole Jr. et al. teach a user sending transactional history along with a purchase request (figure 5 and 6; column 9, lines 15-54; column 10, lines 4-38) to a clearinghouse computer and said clearinghouse computer stores said history (figure 4A, item 126). O'Toole Jr. et al. also teach a clearinghouse calculating a purchase price or fees (e.g. sales offer or coupon- "discount rate") for goods and services in response to the received transaction history (column 7, lines 13-23; column 10, lines 10-24). Therefore, it would have been obvious to one of ordinary skill to combine the teachings of Riordan et al. and O'Toole Jr. et al. in order to allow a user to get a better offer for goods and services given said user's profile ('112, column 10, lines 12-24).

9. Claims 8-11 and 12-17 are rejected under 35 U.S.C. 103(a) as being unpatentable over O'Toole Jr. et al., U.S. Patent No. 6,279,112 in view of Riordan et al., U.S. Patent No. 6,078,891.

As per claims 8-11 and 12-17, O'Toole Jr. et al. teach a communication device (e.g. PC) comprising: a processing unit with a network connection device (figure 1, item 10) and an agent for compiling transactional history for transmittal

through said network connection device (figure 4A). O'Toole Jr. et al. also teach an agent that includes instructions for collecting and storing knowledge related to the user (abstract; column 9, lines 14-34) and posing questions to the user relating to the user's market purchase decisions (column/line 9/55-10/3).

O'Toole Jr. et al. teach a communication device comprising a processing unit, network connection device and an agent (figure 1, item 10). O'Toole et al. also teach a clearinghouse communicating software updates to an agent (column 9, lines 48-54). However, O'Toole et al. do not specifically recite the communication device coupled to a network comprising a merchant node, a user's bank node and a clearinghouse node. Riordan et al. teach a communication device connected to a network with a merchant node (figure 3; column 4, lines 45-48), clearinghouse node (figure 1, item 115) and bank node (figure 1, item 165).

Riordan et al. also teach a clearinghouse node interacting with a bank node for determining whether a user has sufficient funds for obtaining goods and services (figures 1 and 3). Both O'Toole Jr. et al. and Riordan et al. implement their teachings using communication and connection devices ('112, figure 1, column/line 3/59-4/32; '891, figures 1-3, column 2, lines 56-67). Therefore, it would have been obvious to one of ordinary skill to combine the teachings of O'Toole Jr. et al. and Riordan et al. in order to allow users to purchase goods and service obtained from a merchant ('891, figure 3).



10. Claim 19 is rejected under 35 U.S.C. 103(a) as being unpatentable over O'Toole Jr. et al., U.S. Patent No. 6,279,112 and Riordan et al., U.S. Patent No. 6,078,891 as applied to claim 18 above, and further in view of Dedrick, U.S. Patent No. 6,151,600.

As per claim 19, Riordan et al. teach a method for performing transactions over a network of nodes comprising a user node (figure 1, items 105 and 107), merchant node (figure 3; column 4, lines 45-48), clearinghouse node (figure 1, item 115) and bank node (figure 1, item 165). O'Toole Jr. et al. teach a communication device purchasing goods and services over a network using an agent (figures 1, 5 and 6). However, neither Riordan et al. nor O'Toole Jr. et al. specifically recite determining a creditor. Dedrick teaches a profile database comprising user demographics such as credit card numbers (column 5, lines 33-43). Dedrick also discloses agents searching a network for goods and services that meet the criteria established by the user profile database (column/line 7/60-8/9) and making automatic purchases when said goods or services are encountered (column 8, lines 27-36; column 9, lines 9-16). Therefore, it would have been obvious to one of ordinary skill to combine the teachings of O'Toole Jr. et al., Riordan et al. and Dedrick in order to expedite user purchases by allowing agents to act on offers, ads or coupons ('112, figures 3-6, column 7, lines 12-23, column 9, lines 31-54; '600, column 8, lines 27-36, column 9, lines 9-16).

***Conclusion***

13. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

14. Any inquiry concerning this communication or earlier communications from the Examiner should be directed to Calvin Loyd Hewitt II whose telephone number is (703) 308-8057. The Examiner can normally be reached on Monday-Friday from 8:30 AM-5:00 PM.

If attempts to reach the Examiner by telephone are unsuccessful, the Examiner's supervisor, James P. Trammell, can be reached at (703) 305-9768.

Art Unit: 3621

Any response to this action should be mailed to:

Commissioner of Patents and Trademarks

c/o Technology Center 2100

Washington, D.C. 20231

or faxed to:

(703) 305-7687 (for formal communications intended for entry and  
after-final communications),

or:

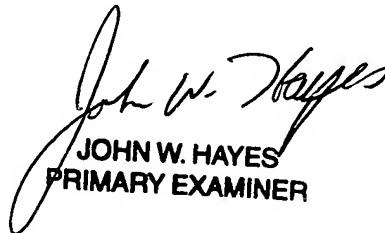
(703) 746-5532 (for informal or draft communications, please label  
"PROPOSED" or "DRAFT")

Hand-delivered responses should be brought to Crystal Park 5,  
2451 Crystal Drive, 7th Floor Receptionist.

Any inquiry of a general nature or relating to the status of this application  
should be directed to the Group receptionist whose telephone number is (703)  
308-1113.

Calvin Loyd Hewitt II

April 3, 2005



JOHN W. HAYES  
PRIMARY EXAMINER